

**V. REMARKS**

Claims 1-7 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the Applicant regards as the invention. The claims are amended to obviate the rejection. Withdrawal of the rejection is respectfully requested.

Claims 1, 2, 5 and 7 are rejected under 35 U.S.C. 103(a) as unpatentable over Guheen et al. (U.S. Patent Application Publication No. 2004/0107125) in view of Zajkowski et al. (U.S. Patent No. 6,705,517) and McKinney et al. (U.S. Patent Application Publication No. 2005/0188009). The rejection is respectfully traversed.

It is respectfully submitted that none of these references can be applied against the claimed invention. Under 35 USC 119 (a), it states:

An application for patent for the invention filed in this country by any person who has, or whose legal representatives or assigns have, previously regularly filed an application for a patent for the same invention in a foreign country which affords similar privileges in the case of applications filed in the United States or two citizens of the United States, or in a WTO member country, shall have the same effect as the application would have if filed in this country on the date on which the application for patent for the same invention was first filed in such foreign country....

The claimed invention was filed with the United States Patent and Trademark Office on December 26, 2001. Furthermore, Applicants claim priority filing dates of September 13, 2001 and July 17, 2001. The claim for priority was perfected in the United States Patent and Trademark Office on February 27, 2002. Both the U.S. filing date of the application and the claimed priority dates of the application precede the filing dates of the applied art as well as the publication dates of the applied art as follows:

	<u>U.S. Filing Date</u>	<u>U.S. Publication Date</u>
Guheen et al.	September 12, 2003	June 3, 2004
Zajkowski et al.	April 19, 2002	March 16, 2004
McKinney et al.	July 7, 2004	August 25, 2005

Because both the U.S. filing date of the application and the claimed priority dates of the application precede the filing dates of the applied art as well as the publication dates of the applied art, it is respectfully submitted that the applied art is improperly applied against the claimed invention.

For at least the reasons set forth above, withdrawal of the rejection is respectfully requested.

Claim 3 is rejected under 35 U.S.C. 103(a) as unpatentable over Guheen, Zajkowski and McKinney in view of Davis (U.S. Patent No. 5,544,086) and Kavounas (U.S. Patent Application Publication No. 2003/0014359). The rejection is respectfully traversed.

For the reasons set forth above, it is respectfully submitted that Guheen, Zajkowski and McKinney cannot be applied against the claimed invention. Furthermore, Kavounas cannot be applied against the claimed invention because Kavounas was published on January 16, 2003, such date being subsequent to the US filing date, namely, December 26, 2001, of the claimed invention.

Further, only US 5,544,086 was published prior to the U.S. filing date of the application and the claimed priority dates of the application. It is respectfully submitted that the present invention and the US 5,544,086 are different in several aspects.

Firstly, they are different in service modes. In the present invention, the terminal host may perform local-settlement, but in the US 5,544,086, the stored value transaction system need to perform collecting, transferring, consolidating and settlement through network.

Secondly, they are different in service contents. In the present invention, the service concludes goods and information (such as videos, songs, stock quotes, weather forecasts, notices of government, etc.) and some of the information is cost-free. But, in the US 5,544,055, the service only concludes goods.

Thirdly, they are different in system constructions. In the present invention, the network system based self-help service is comprised of a network

management center and customer terminals, the network management center comprises network server, auxiliary PCs or the embedded operation system, network equipment and software portions, and the customer terminal includes a customer terminal host and customer terminal slaves. But, in the US 5,544,086, the stored value transaction system comprises the transferring devices, the collection device, the consolidation device and the network settlement device.

Finally, they are different in system features. In the present invention, the network system based self-help service integrates self-help industry, network information and electronic business into a whole, making different techniques of three areas assembled together. But, in the US 5,544,086, the stored value transaction system only relates to determining value.

On the other hand, the technical problem to be solved, the technical solution adopted to resolve the problem, and the advantageous effects of the present application are all different from those of the US 5,544,086.

The subject matter of US 5,544,086 is information consolidation with a transaction network. US 5,544,086 claims a stored value transaction system for exchanging cash value, which comprising a plurality of value transferring devices, a collection device, a consolidation device and a network settlement device (Col. 21 line 57-Col. 22 line 26). The system aims to determine value in a stored value transaction system (Col. 1, line 56).

However, the subject matter of the present invention is method and system for network based self-help service. The present invention claims a network based self-help system constructed by a network communication system connecting a network management center and a plurality of customer terminals (claim 1). The object of the present invention is to provide a system combining a plurality of service contents and a plurality of payment means (the first paragraph in the Summary of the Invention). Therefore, it is respectfully submitted that the present invention differs from US 5,544,086 both in the claims and in the description.

For the reasons set forth above, withdrawal of the rejection is respectfully requested.

Claim 6 is rejected under 35 U.S.C. 103(a) as unpatentable over Guheen, Zajkowski and McKinney in view of Mothwurf (U.S. Patent Application Publication No. 2003/0011502). The rejection is respectfully traversed.

For the reasons set forth above, it is respectfully submitted that Guheen, Zajkowski and McKinney cannot be applied against the claimed invention. Furthermore, Mothwurf cannot be applied against the claimed invention because Mothwurf was published on January 16, 2003, such date being subsequent to the US filing date, namely, December 26, 2001, of the claimed invention.

Withdrawal of the rejection is respectfully requested.

Claims 4, 5 and 7 are rejected under 35 U.S.C. 103(a) as unpatentable over Guheen, Zajkowski and McKinney in view of Davis. The rejection is respectfully traversed.

For the reasons set forth above, it is respectfully submitted that Guheen, Zajkowski and McKinney cannot be applied against the claimed invention.

Withdrawal of the rejection is respectfully requested.

Claim 6 is rejected under 35 U.S.C. 103(a) as unpatentable over Guheen, Zajkowski, McKinney and Davis in view of Mothwurf. The rejection is respectfully traversed.

For the reasons set forth above, it is respectfully submitted that Guheen, Zajkowski and McKinney cannot be applied against the claimed invention. Furthermore, Mothwurf cannot be applied against the claimed invention because Mothwurf was published on January 16, 2003, such date being subsequent to the US filing date, namely, December 26, 2001, of the claimed invention.

Withdrawal of the rejection is respectfully requested.

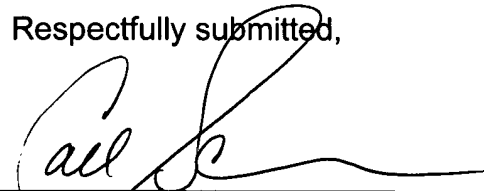
In view of the foregoing, reconsideration of the application and allowance of the pending claims are respectfully requested. Should the Examiner believe anything further is desirable in order to place the application in even better condition for allowance, the Examiner is invited to contact Applicants' representative at the telephone number listed below.

Should additional fees be necessary in connection with the filing of this paper or if a Petition for Extension of Time is required for timely acceptance of the same, the Commissioner is hereby authorized to charge Deposit Account No. 18-0013 for any such fees and Applicant(s) hereby petition for such extension of time.

Respectfully submitted,

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Enclosure(s):      Amendment Transmittal

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